

Appendix R

2.5 JPMCB CARD SERVICES (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7683	Reported Balance	\$9,772
Account Status	CHARGE_OFF	Available Credit	-\$1,772

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023							\$9,772	\$9,772	\$9,772	\$9,772		
2024												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												

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2023

2024

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023							\$8,000	\$9,772	\$9,772	\$9,772		
2024												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023							\$8,000	\$8,000	\$8,000	\$8,000		
2024												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023							\$9,772	\$9,772	\$9,772	\$9,772		
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023							C	C	C	C		
2024												

Comments 1

Date	Comment
07/2023	Charged off account
08/2023	Charged off account
09/2023	Charged off account
10/2023	Charged off account

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Date	Comment
07/2023	Account closed by credit grantor
08/2023	Account closed by credit grantor
09/2023	Account closed by credit grantor
10/2023	Account closed by credit grantor

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	CO	CO	CO	⌘⌘⌘	⌘⌘⌘
2022	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2021	30	60	90	120	150	180	CO	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓	✓	✓	✓	✓	✓	✓
2018	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2017	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⌘⌘⌘ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Payment Responsibility		INDIVIDUAL
Credit Limit	\$8,000	Account Type		REVOLVING
Terms Frequency	MONTHLY	Term Duration		
Balance	\$9,772	Date Opened		Feb 03, 2009
Amount Past Due	\$9,772	Date Reported		Nov 21, 2023
Actual Payment Amount		Date of Last Payment		Nov 2020

Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	May 2023
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$9,772
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency	Jan 21, 2021		
Comments		Contact	
Charged off account		JPMCB CARD SERVICES	
Account closed by credit grantor		PO BOX 15369	
		WILMINGTON, DE 19850-5369	
		(800) 945-2000	